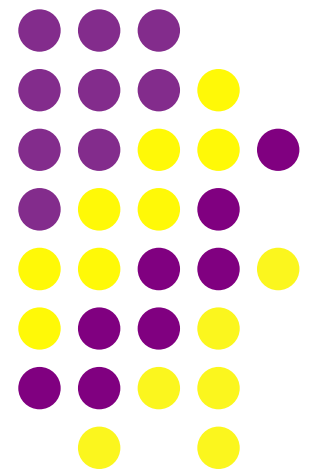


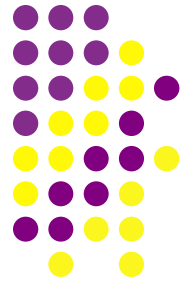
# SEIU 775 Multiemployer Health Benefits Trust

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Healthcare for Healthcare Workers in  
Montana

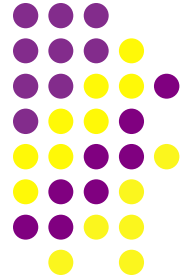


# What is A Taft-Hartley Trust?

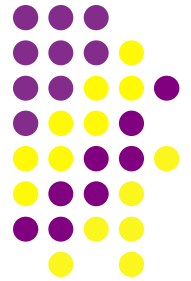


- Labor-Management Partnership to Provide Employee Benefits
  - Governed by a Board of Trustees (2 Labor, 2 Employer)
  - Administered by TPA – Benefit Solutions, Inc.
  - Plan Design and Carrier Relations – DiMartino Associates

# The Washington Experience



- State Reimbursement For Healthcare
  - Individual Provider Bargaining in 2004
- Reimbursement to Agencies
  - Per Person Per Month
  - Set Eligibility at 86 Hours/Month
  - Determined Statewide – No Differences By Agency



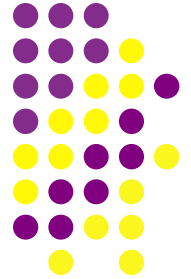
# The Washington Experience

- Plan Offerings

- Originally 5 Plan Choices in January 2005
- State Funding Set by IP Bargaining
- Most Workers Moved Into 1 Plan by 2007

- Market Strength

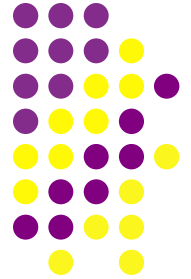
- 11,000 Covered Lives
- Self-Insured Dental Product
- Health Care Product for over 80% of the Washington Home Care Industry



# Current Trust Plans

- Plan B
  - Used by Most Home Care Workers in Washington
  - Balances Benefits with State Reimbursement Level
  - Potential Future Goal for Montana's Healthcare for Healthcare Workers program
- Plan D
  - Premera as Carrier - would utilize the BCBS provider network in Montana
  - Low Deductible - \$100
  - Low Co-pays (e.g., office visits, prescription drugs)
  - Bundled services (medical, vision, dental and prescription drug)

# Trust Capacity

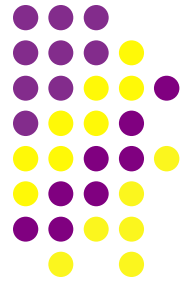


- Flexible Plan Designs
  - Balancing Benefits, Cost and State Requirements
- Established Experience in Home Care Industry
  - Claims experience
  - Ratings experience
- Cost Containment



**Health Benefits Trust**  
**1-866-771-7359**

# Montana Benchmarks and Program Structure



- Need for Uniform Eligibility Standard Statewide
- Limit Range of Plan Options to Avoid Anti-Selection
- Decision-Making Timeline Needed For Implementation

# Sample Timeline For Implementation By January 1, 2009

